

**Notice of Allowability**

Application No.

10/800,270

Examiner

SARA C. Hamilton

Applicant(s)

GILMORE, NORMAN

Art Unit

3693

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 12/19/11.
2. ☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on \_\_\_\_; the restriction requirement and election have been incorporated into this action.
3. ☒ The allowed claim(s) is/are 1-4,6,8-13,15,17,18,20,23 and 24.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date \_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☒ Interview Summary (PTO-413), Paper No./Mail Date 4/25/12.
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_.

## **DETAILED ACTION**

### ***Response to Amendment***

This Office Action is responsive to Applicant's arguments and request for reconsideration of application 10/800,270 (03/12/04) filed on 12/19/11.

### ***Allowable Subject Matter***

**Claims 1-4, 6, 8-13, 15, 17-18, 20 and 23-24** are allowed, subject to the Examiner's Amendment described below.

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Errol Krass, Reg. No. 60,090 on Wednesday, April 25, 2012.

### **EXAMINER'S AMENDMENT**

The application has been amended as follows: Please amend claims 1, 9-13, 15, 17-18 and 23-24. Please cancel claim 19.

1. (Currently Amended) A method for generating a financial model, implemented by one or more processors programmed by a set of instructions to perform the steps of:

~~the one or more processors~~ collecting data in a multi-user peer-to-peer collaborative environment over a data network by:

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issuing functor requests through a workflow router to users for data and programs;

and

receiving one or more functor objects from the users, wherein one or more functor objects comprise collections of variables which can be acted on by methods and wherein said one or more functor objects is received in response to the functor requests and contain ~~containing~~ the data and programs from the users ~~responsive to the functor requests~~;

the one or more processors generating a financial model, comprising a simulation\_framework ~~linked to re-usable financial components~~, based upon the received one or more functor objects; wherein said simulation framework includes a variety of classes, wherein one or more of the classes corresponds to a variable template and method used to create and manipulate a functor object, by: ~~containing the data and programs~~;

(a) inputting functor objects into the financial model; and

(b) using the variable template and method of one or more of the variety of classes included in the simulation framework to manipulate the collections of variables represented by the one or more functor objects  
~~approving, by the users, of selected ones of the financial components.~~

9. (Currently Amended) A computer-readable storage medium bearing instructions for generating a financial model, the instructions being arranged, upon execution, to cause one or more processors to perform the steps of:

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~~the one or more processors~~ collecting data in a multi-user peer-to-peer collaborative environment over a data network by:

issuing functor requests through a workflow router to users for data and programs;

and

receiving one or more functor objects ~~containing the data and programs~~ from the users, wherein said one or more functor objects comprise collections of variables which can be acted on by methods and wherein said one or more functor objects is received in response responsive to the functor requests; and contain the data and programs from the users;

~~the one or more processors~~ generating a financial model, comprising a simulation\_framework linked to re-usable financial components based upon the one or more received functor objects ~~containing the data and programs~~, wherein said simulation framework includes a variety of classes and wherein one or more of the classes corresponds to a variable template and method used to create and manipulate a functor object, by:

(a) inputting functor objects into the financial model; and

(b) using the variable template and method of one or more of the variety of classes included in the simulation framework to manipulate the collections of variables represented by the one or more functor objects

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~~the financial model supports user approval of selected ones of the financial components.~~

10.(Currently Amended) A system for generating a financial model, the system comprising:

at least one memory including computer program instructions stored as program code thereon, and

at least one processor, where said at least one processor upon execution of the program code, causes the system to perform at least the following:

~~one or more processors configured to collect~~ collecting data in a multi-user peer-to-peer collaborative environment over a data network by issuing functor requests through a workflow router to at least one of a plurality of users for data and programs; ~~and receiving one or more functor objects containing the data and programs from the~~ at least one of a plurality of users, wherein one or more functor objects comprise collections of variables which can be acted on by methods and wherein said one or more functor objects is received in response ~~responsive~~ to the functor requests; and contain the data and programs from the at least one of a plurality of users;

~~a modeling module configured to generate, via the one or more processors,~~ generating a financial model, comprising a simulation framework ~~linked to re-usable financial components based upon the~~ one or more received

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functor objects, wherein said simulation framework includes a variety of classes, wherein one or more of the classes corresponds to a variable template and method used to create and manipulate a functor object, by:

(a) inputting functor objects into the financial model; and

(b) using the variable template and method of one or more of the variety of classes included in the simulation framework to manipulate the collections of variables represented by the one or more functor objects

~~containing the data and programs, wherein the financial model is configured on the one or more processors to support user approval of selected ones of the financial components.~~

11. (Currently Amended) A system according to claim 10, wherein the collected data resides within a spreadsheet, and said at least one processor further causes the system to perform~~the system comprising:~~

~~a spreadsheet-to-object mapper configured, via the one or more processors,~~

~~to map~~ mapping content from a plurality of cells of the spreadsheet to the one or more functor objects, wherein the content includes the data and programs for the functor objects for input into the financial model.

12. (Currently Amended) A system according to claim 10, wherein the at least one processor further causes the system to perform:~~to collect data resides within a spreadsheet, the system comprising:~~

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~~a spreadsheet-to-class mapper configured, via the one or more processors, to~~  
~~map~~ providing content including the data from a plurality of cells of ~~at~~  
~~the~~ spreadsheet to one or more classes, wherein each of the one or more  
classes duplicates functionality of the spreadsheet when the functor object  
is used to encapsulate or access the one or more classes.

13. (Currently Amended) A system according to claim 10, wherein the at  
least one processor further causes the system to perform:~~to the system~~  
comprising:

~~the one or more processors for executing~~ executing the generated financial  
model, the financial model providing operators; and  
providing a what-if analysis module ~~configured, via the one or more~~  
~~processors,~~ to dynamically process an input parameter from a user, the  
input parameter corresponding to an operator provided by the financial  
model.

15. (Currently Amended) A system according to claim 13, wherein the at  
least one processor further causes the system to perform:~~to the system~~  
comprising:

~~a list query language module configured, via the one or more processors, to~~  
generating a report of the simulation result, wherein queries are specified  
and executed ~~the list query language module specifies and executes~~  
~~queries~~ in list algebra.

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17. (Currently Amended) A system according to claim 10, wherein a first user issues a functor request for requesting information relating to the financial model, and the functor request includes a program to collect the information and to validate a response from a second user, a response functor object received from the second user responsive to the functor request conforming to a class interface specified by the first user, wherein the at least one processor further causes the system to perform:~~to the system further comprising:~~

~~functor request storage system configured to store~~ storing the functor request;

and

~~the workflow router configured to selectively forwarding~~ the functor request to  
the second user.

18. (Currently Amended) A system according to claim 10, wherein the at least one processor further causes the system to perform:~~to the system comprising:~~

~~a strategy game module configured, via the one or more processors, to~~  
soliciting input from the plurality of users to simulate a plurality of scenarios relating to the financial model, the scenarios corresponding to different competitive goals assigned to the users, ~~and the simulation comprising a plurality of classes and functor objects.~~

19. (Canceled)



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23. (Currently Amended) A system according to claim 18, wherein the at least one processor ~~one or more processors~~ is further configured to perform, responsive to the inputs from the plurality of users, one of adding arbitrary new classes or functor objects to the simulation, or making arbitrary changes to a class or functor object currently in the simulation.

***Reasons for Allowance***

The following is an examiner's statement of reasons for allowance:

The closest prior art of record is Wall, US Pat. No. 7,043,736. Although Wall is similar to the instant application in some respects there are clear patentable distinctions.

Wall describes generating an emergent model on a computer network comprising generating data objects and/or function objects.

Wall fails to explicitly describe, "generating a financial model, comprising a simulation framework, based upon the received one or more functor objects;" by "using the variable template and method of one or more of the variety of classes included in the simulation framework to manipulate the collections of variables represented by the one or more functor objects"

Please also refer to the prosecution history of the instant application. In particular, the applicant's remarks (12/19/11), pgs. 14-26 which distinguish the instant claimed invention from the closest prior art references listed below.

1. Wall, US Pat. No. 7,043,736; and
2. Adler, US Pub. No. 2002/0169658.

The examiner incorporates the applicant's remarks by reference to further support the reasons for allowance of claims 1-4, 6, 8-13, 15, 17-18, 20 and 23-24.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to SARA C. Hamilton whose telephone number is (571)272-1186. The examiner can normally be reached on M-F, 7-3:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid Merchant can be reached on (571)270-1360. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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/JAGDISH N PATEL/  
Primary Examiner, Art Unit 3693